



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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*Attorneys for Debtor and Debtor-in-Possession*  
*Michael Sean Ragiel*

In Re:

**MICHAEL SEAN RAGIEL,**

Debtor.

Case No.: 23-12965/CMG

Chapter 11

Judge: Hon. Christine M. Gravelle

Hearing Date: June 18, 2024

**ORDER CLOSING CHAPTER 11 CASES PURSUANT TO  
11 U.S.C. §§ 350, 1101(2) AND FED. R. P. BANKR. 3022**

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

**DATED: June 18, 2024**

**Honorable Christine M. Gravelle  
United States Bankruptcy Judge**

Debtor: Michael Sean Ragiel

Case Nos.: 23-12965(CMG)

Caption of Order: Order Closing Chapter 11 Case Pursuant to 11 U.S.C. §§ 350, 1102(2) and Fed. R. Bankr. P. 3022

**THIS MATTER** having been presented to the Court by Michael Sean Ragiel, the (“Debtor”), reorganized Chapter 11 debtor, by and through his attorneys, Broege, Neumann, Fischer & Shaver, LLC by way of a motion seeking closure of his bankruptcy case pursuant to Title 11 of the United States Code (the “Bankruptcy Code”), sections 350, 1101(2) and Rule 3022 of the Federal Rules of Bankruptcy Procedure (the “Bankruptcy Rules”) (the “Motion”); and notice having been given to all parties entitled thereto; and this Court having considered the papers filed in support of the Motion, as well as any filed in opposition thereto, if any; it appearing that the relief requested by the Motion is in the best interest of the Reorganized Debtor and his creditors; and after due deliberation and good cause having been shown;

**IT IS ORDERED** that the Motion is granted in its entirety; and it is further

**ORDERED** that the Debtor’s Chapter 11 case be and hereby is closed; and it is further

**ORDERED** that within 20 days following the entry of this Order, the Debtor shall file any and all outstanding monthly or quarterly operating reports on the electronic docket, shall provide any outstanding disbursement information to the Office of the United States Trustee, and shall pay any and all statutory fees due and owing pursuant to 28 U.S.C Section 1930(a)(6) to the Office of the United States Trustee; and it is further

**ORDERED** that in the event the Debtor fails to file any monthly or quarterly reports, fails to provide disbursement information or fails to pay any statutory fees, the case will be reopened *nunc pro tunc* to the date this Order is entered upon submission of a certificate of default by the United States Trustee, by and through counsel, on five (5) days’ notice to the Debtor and the Debtor’s counsel, without the need for filing a separate motion to reopen the case. The Debtor consents to the reopening of this case pursuant to the procedures set forth herein.

In re:  
Michael Sean Ragiel  
Debtor

Case No. 23-12965-CMG  
Chapter 11

District/off: 0312-3  
Date Rcvd: Jun 18, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:

Recip ID	Recipient Name and Address
db	Michael Sean Ragiel, 198 Deer Haven Rd, Bedminster, NJ 07921-2522

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2024 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Angela Catherine Pattison	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING apattison@hillwallack.com apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Geoffrey P. Neumann	on behalf of Debtor Michael Sean Ragiel geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffreyn.b127774@notify.bestcase.com
Heather Lynn Anderson	on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us

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Total Noticed: 1

Loren L. Speziale

on behalf of Creditor c/oLoren L. Speziale Santander Bank N.A. lspeziale@grossmcginley.com jkacsur@grossmcginley.com

Margaret Mcgee

on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov

Maria Cozzini

on behalf of Creditor LoanCare LLC mcozzini@sternlav.com

Timothy P. Neumann

on behalf of Debtor Michael Sean Ragiel timothy.neumann25@gmail.com  
btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com;neumann.timothyb127774@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 12